

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: KORON J. ENGLISH	§	Case No. 16-bk-13387
KEREB A G. ENGLISH	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/12/2016.
- 2) The plan was confirmed on 02/08/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/12/2021.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,971.06.
- 10) Amount of unsecured claims discharged without full payment: \$176,003.50.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 22,500.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 22,500.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,550.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,723.99	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,273.99</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DIANA M DIXON ESQUIRE	Lgl	3,000.00	NA	NA	1,550.00	0.00
PHILA. FEDERAL CREDIT UNION	Uns	4,646.30	4,646.30	4,646.30	97.78	0.00
PORTFOLIO RECOVERY ASSO	Sec	23,542.31	24,202.21	1,011.12	1,011.12	0.00
BUREAUS INVESTMENT GROUP	Uns	0.00	939.75	939.75	19.77	0.00
FIFTH THIRD BANK	Sec	19,878.27	20,182.87	400.94	400.94	0.00
WELLS FARGO BANK	Sec	0.00	11,390.89	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	5,200.00	7,412.76	7,412.76	7,412.76	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	489.94	489.94	10.31	0.00
ECMC	Uns	0.00	58,793.35	58,793.35	1,237.12	0.00
U.S. Department of Education CO Nelnet	Uns	0.00	45,344.84	45,344.84	954.13	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	29,252.86	29,252.86	615.53	0.00
CAPITAL ONE BANK	Uns	0.00	2,148.75	2,148.75	45.21	0.00
CAPITAL ONE BANK	Uns	0.00	1,681.14	1,681.14	35.38	0.00
CAPITAL ONE BANK	Uns	0.00	2,581.56	2,581.56	54.32	0.00
QUANTUM3 GROUP	Uns	0.00	3,918.20	3,918.20	82.44	0.00
XEROX EDUCATION SERVICES	Uns	0.00	4,998.24	4,998.24	105.17	0.00
CREDIT FIRST	Uns	0.00	698.03	698.03	14.68	0.00
AMERICAN INFOSOURCE	Uns	0.00	118.36	118.36	2.49	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AMERICAN INFOSOURCE	Uns	0.00	170.82	170.82	3.59	0.00
AMERICAN INFOSOURCE	Uns	336.64	323.61	323.61	6.80	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	427.47	427.47	9.00	0.00
NATIONSTAR MORTGAGE	Sec	86,056.00	88,795.66	4,049.04	4,049.04	0.00
ECAST SETTLEMENT CORP	Uns	1,133.25	1,133.25	1,133.25	23.85	0.00
LVNV FUNDING	Uns	0.00	1,036.76	1,036.76	21.81	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	852.11	852.11	17.93	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	1,346.14	1,346.14	28.33	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,264.39	1,264.39	26.61	0.00
CENLAR FSB	Sec	0.00	32,961.58	1,461.07	1,461.07	0.00
CITY OF PHILA	Sec	0.00	168.35	168.35	168.35	0.00
CITY OF PHILA	Pri	704.37	1,310.48	1,310.48	1,310.48	0.00
DIANA M DIXON ESQUIRE	Lgl	0.00	0.00	0.00	0.00	0.00
NAVIENT SOLUTION INC	Uns	0.00	5,739.97	0.00	0.00	0.00
PHILA. FED CREDIT UNION	Sec	34,572.72	NA	NA	0.00	0.00
CAPTAL ONE	Uns	6,948.00	NA	NA	0.00	0.00
CITY OF PHILA	Uns	1,063.96	NA	NA	0.00	0.00
COMMENITY BANK (IDEAL IMAGE)	Uns	4,100.50	NA	NA	0.00	0.00
CREDIT FIRST N.A. (TIRE PLUS)	Uns	692.35	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	974.93	NA	NA	0.00	0.00
GREAT LAKES	Uns	28,696.91	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Uns	1,264.39	NA	NA	0.00	0.00
MACY'S	Uns	2,100.92	NA	NA	0.00	0.00
PECO ENERGY CO	Uns	45.25	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,049.04	\$ 4,049.04	\$ 0.00
Debt Secured by Vehicle	\$ 1,412.06	\$ 1,412.06	\$ 0.00
All Other Secured	\$ 1,629.42	\$ 1,629.42	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 7,090.52</b>	<b>\$ 7,090.52</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 8,723.24	\$ 8,723.24	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 8,723.24</b>	<b>\$ 8,723.24</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 162,165.87</b>	<b>\$ 3,412.25</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,273.99	
Disbursements to Creditors	\$ 19,226.01	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 22,500.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/15/2021

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.